



Order Filed on January 6, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)
51248
Morton & Craig LLC
John R. Morton, Jr., Esq.
110 Marter Avenue
Suite 301
Moorestown, NJ 08057
Attorney for Santander Consumer USA Inc.

In Re:
FITZROYE H. ANDERSON
YALANDA C. SHIVERS-ANDERSON

Case No.: 20-13821

Adv. No.:

Hearing Date: 6-3-20

Judge: CMG

**AMENDED ORDER SETTING AMOUNT TO BE PAID THROUGH PLAN AND DIRECTING
THE TRUSTEE TO MAKE ADEQUATE PROTECTION PAYMENTS TO SANTANDER
CONSUMER USA INC.**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: January 6, 2021


Honorable Christine M. Gravelle
United States Bankruptcy Judge

Fitzroye and Yolanda Anderson

20-13821(CMG)

AMENDED Order Setting Amount to be Paid to and Directing the Chapter 13 Trustee to make Adequate Protection Payments to Santander Consumer USA Inc.

Page 2

This matter having been brought on before this Court on objection to confirmation filed by John R. Morton, Jr., Esq., attorney for Santander Consumer USA Inc., with the appearance of Candyce Smith-Sklar, Esq. on behalf of the debtors, and this order having been filed with the Court and served upon the debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. **Amount to be paid to Santander Consumer USA Inc.:** The trustee shall pay Santander Consumer USA Inc. the sum of \$16,859.10 over 60 months (being the net loan balance of \$14,981.16 with interest at 4.25% for 60 months).
2. **Adequate protection payments:** The Chapter 13 Trustee shall make adequate protection payments to Santander Consumer USA Inc. in the amount of \$149 per month.
3. **Commencement and frequency of adequate protection payments:** Adequate protection payments shall be made monthly, each month to Santander Consumer USA Inc. commencing in April of 2020.
4. **Duration of adequate protection payments:** Adequate protection payments shall be made monthly to Santander Consumer USA Inc. until all counsel fees have been paid and regular distributions begin to be made to Santander Consumer USA Inc.. If in any month there are insufficient funds on hand to pay both counsel fees and adequate protection payments, then funds on hand shall be used to pay adequate protection payments first, with the remaining balance going to counsel fees. If, after confirmation, counsel fees remain to be paid, then adequate protection payments shall continue to be paid to Santander Consumer USA Inc. until the remaining counsel fees have been paid.
5. **Lien retention:** Santander shall retain its lien on debtors' vehicle until it has been paid in full through the plan by the debtors and the debtors complete the plan and receive a discharge.

In re:
Yolanda C Shivers-Anderson
Fitzroye H Anderson
Debtor(s)

Case No. 20-13821-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 06, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Yolanda C Shivers-Anderson, Fitzroye H Anderson, 57 Ruskin Avenue, Hamilton, NJ 08610-3714

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Candace Ilene Smith-Sklar	on behalf of Debtor Yolanda C Shivers-Anderson mail@njpalaw.com r56958@notify.bestcase.com
Candace Ilene Smith-Sklar	on behalf of Joint Debtor Fitzroye H Anderson mail@njpalaw.com r56958@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John R. Morton, Jr.	

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Page 2 of 2

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on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecef@gmail.com

John R. Morton, Jr.

on behalf of Creditor Ally Capital ecfmail@mortoncraig.com mortoncraigecef@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8